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Declaration and Power of Attorney

As a below named inventor and petitioner in the foregoing petition, I hereby declare that:

My residence, post office address and citizenship is as stated below next to my name.

I believe I am an original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled

SYSTEM AND METHOD OF AUTHENTICATING A CREDIT CARD USING A FINGERPRINT

and the specification which (check one)

X is attached hereto.

_____ was filed on _____ as Application Serial No. _____

and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. § 1.56.

I hereby claim the benefit under 35 U.S.C. §§ 119 and 120 of any application(s) listed below previously filed in the United States, or as provided in 35 U.S.C. § 363 and 365, for all inventions disclosed in the manner provided by the first paragraph of 35 U.S.C. § 112; and, insofar as this application discloses and claims subject matter in addition to that disclosed in the prior copending application(s), I acknowledge the duty to disclose to the Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. § 1.56, which became available between the filing date of the prior application(s) and the national or PCT international filing date of this application.

10-2000-0066509
Application Serial No.

November 9, 2000
Filing Date

Korea
Country

Application Serial No.

Filing Date

Country

Application Serial No.

Filing Date

Country

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. § 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Name of inventor

Jinsam KIM

Post Office Address

#C-1905 Ilsunginfo APT, 55-6 Buam-Dong, Busanjin-Gu, Busan, Republic of Korea 614-090

Residence

Same

Citizenship

Korea

Inventor's signature

Kim Jinsam

Date

Nov. 15, 2001

I hereby appoint Thomas W. Tolpin, Registration Number 27,600, of the law firm of Welsh & Katz, Ltd., and the attorneys thereof:

| <u>Attorney</u> | <u>Registration No.</u> |
|-----------------------|-------------------------|
| A. Sidney Katz | 24,003 |
| Richard L. Wood | 22,839 |
| Jerold B. Schnayer | 28,903 |
| Eric C. Cohen | 27,429 |
| Joseph R. Marcus | 25,060 |
| Gerald S. Schur | 22,053 |
| Gerald T. Shekleton | 27,466 |
| James A. Scheer | 29,434 |
| Daniel R. Cherry | 29,054 |
| Edward P. Gamson | 29,381 |
| Kathleen A. Rheintgen | 34,044 |
| Thomas W. Tolpin | 27,600 |
| Jon P. Christensen | 34,137 |
| Eric D. Cohen | 38,110 |
| Walter J. Kawula, Jr. | 39,724 |
| Mitchell J. Weinstein | 37,963 |
| Leonard Friedman | 37,135 |
| Steven E. Feldman | 40,604 |
| Jeffrey W. Salmon | 37,435 |

as my patent attorneys with full power of substitution to prosecute this application and transact all business in the U.S. Patent and Trademark Office.

SEND CORRESPONDENCE TO:

**Thomas W. Tolpin
Welsh & Katz, Ltd.
22nd Floor
120 S. Riverside Plaza
Chicago, Illinois 60606**

PHONE: (312) 655-1500